

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

FRANCISCO HERNANDEZ
MEYLING JIMENEZ GOMEZ
Debtor(s)

Case No. 20-10301-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2020.
- 2) The plan was confirmed on 10/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/26/2024.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,353.10.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$40,269.58
Less amount refunded to debtor	\$2,047.66

NET RECEIPTS: **\$38,221.92**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,161.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,411.43**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC. LOANS	Unsecured	160.28	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	2,676.73	2,676.73	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	3,543.10	3,543.10	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	3,489.25	3,489.25	0.00	0.00
ARIA HEALTH PHYSICAL SERVICES	Unsecured	28.73	NA	NA	0.00	0.00
AT&T SERVICES INC	Unsecured	NA	2,726.38	2,726.38	0.00	0.00
BANK OF AMERICA	Unsecured	NA	4,251.14	4,251.14	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,889.00	NA	NA	0.00	0.00
BASS & ASSOCIATES P.C.	Unsecured	NA	16,467.12	16,467.12	0.00	0.00
CAPITAL ONE	Unsecured	NA	1,592.48	1,592.48	0.00	0.00
CAPITAL ONE AUTO FINANCE, C/O	Secured	NA	26,446.31	30,492.76	22,304.22	0.00
CAPITAL ONE AUTO FINANCE, C/O	Secured	NA	11,773.29	13,574.68	9,929.33	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	3,472.56	3,472.56	0.00	0.00
CARE PAYMENT	Unsecured	650.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	6,257.69	6,257.69	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	1,611.22	1,611.22	0.00	0.00
CITIBANK	Unsecured	5,351.00	NA	NA	0.00	0.00
CITY OF PHILA	Priority	NA	183.84	183.84	183.84	0.00
CITY OF PHILA	Secured	NA	74.70	74.70	48.85	0.00
DISCOVER BANK	Unsecured	NA	1,728.67	1,728.67	0.00	0.00
DISCOVER BANK	Unsecured	NA	1,925.50	1,925.50	0.00	0.00
ECMC	Unsecured	NA	6,369.10	6,369.10	0.00	0.00
EINSTEIN MEDICAL CENTER	Unsecured	60.98	NA	NA	0.00	0.00
EZ PASS NJ	Unsecured	52.90	NA	NA	0.00	0.00
FLAGSTAR BANK	Secured	NA	199,756.41	483.43	344.25	0.00
FORTIVA FINANCIAL	Unsecured	251.01	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	5,281.47	5,281.47	0.00	0.00
LVNV FUNDING	Unsecured	NA	335.37	335.37	0.00	0.00
MARINER FINANCE LLC	Unsecured	1,066.84	NA	NA	0.00	0.00
PAYPAL, INC	Unsecured	75.00	NA	NA	0.00	0.00
PENNSYLVANIA DERMATOLOGY PAR	Unsecured	22.80	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PGW	Unsecured	NA	106.07	106.07	0.00	0.00
PNC BANK, NATIONAL ASSOCIATION	Unsecured	NA	13,784.54	13,784.54	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,889.70	3,024.70	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,835.54	2,835.54	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,181.81	2,181.81	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	5,350.63	5,350.63	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,189.09	1,189.09	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,306.42	2,306.42	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,447.35	3,447.35	0.00	0.00
REHABCLINICS (SPT) NOVACARE	Unsecured	150.29	NA	NA	0.00	0.00
SYNERGY ORTHOPEDICS LLC	Unsecured	22.66	NA	NA	0.00	0.00
TBOM/ATLS/FORTIVA MC	Unsecured	251.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	2,838.00	2,838.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$483.43	\$344.25	\$0.00
Debt Secured by Vehicle	\$44,067.44	\$32,233.55	\$0.00
All Other Secured	\$74.70	\$48.85	\$0.00
TOTAL SECURED:	\$44,625.57	\$32,626.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$183.84	\$183.84	\$0.00
TOTAL PRIORITY:	\$183.84	\$183.84	\$0.00
GENERAL UNSECURED PAYMENTS:	\$98,791.93	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,411.43</u>
Disbursements to Creditors	<u>\$32,810.49</u>
TOTAL DISBURSEMENTS :	<u>\$38,221.92</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.